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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

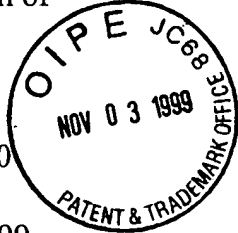
In re the U.S. Application of

James ZEANAH et al.

Serial No.: 09/323,210

Filed: June 1, 1999

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES



Group Art Unit: 2773

Examiner: Not yet assigned

#3
11-16-99

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97 AND 1.98**

Assistant Commissioner For Patents
Washington, D.C. 20231

Sir:

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In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner. A copy of the references is not enclosed because a copy was previously provided in the parent application, U.S. Serial No. 08/908,413 (37 C.F.R. § 1.98(d)).

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be

expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.


If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

Since this statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary. However, the Office is hereby authorized to charge Deposit Account No. 11-0855 for any deficiencies. A copy of this correspondence is attached solely for this purpose.

Respectfully submitted,

James ZEANAH, et al.

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